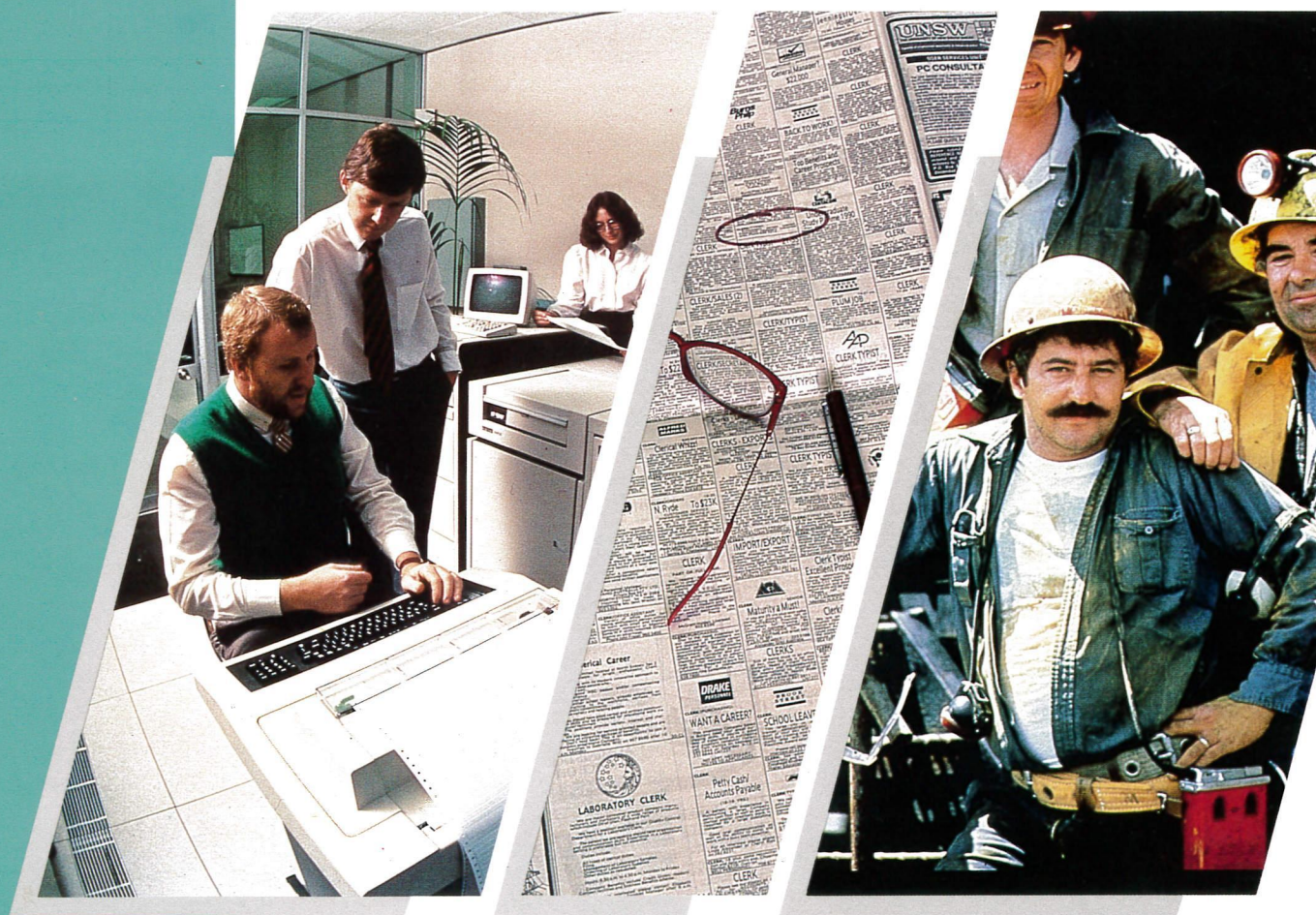


November 1989
**RETIREMENT AND
RETIREMENT INTENTIONS
AUSTRALIA**



EMBARGOED UNTIL 11.30 A.M. 26 JUNE 1990

RETIREMENT AND RETIREMENT INTENTIONS, AUSTRALIA NOVEMBER 1989

IAN CASTLES
Australian Statistician

AUSTRALIAN BUREAU OF STATISTICS

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ADDITIONAL DATA ON REQUEST

The ABS offers a range of unpublished data from this survey upon request.

Appendix D (page number 18) specifies the variables, categories and populations which relate to the survey and includes an order form for special tables.

The population(s) for a particular variable refers to the persons in the survey to whom the variable relates.

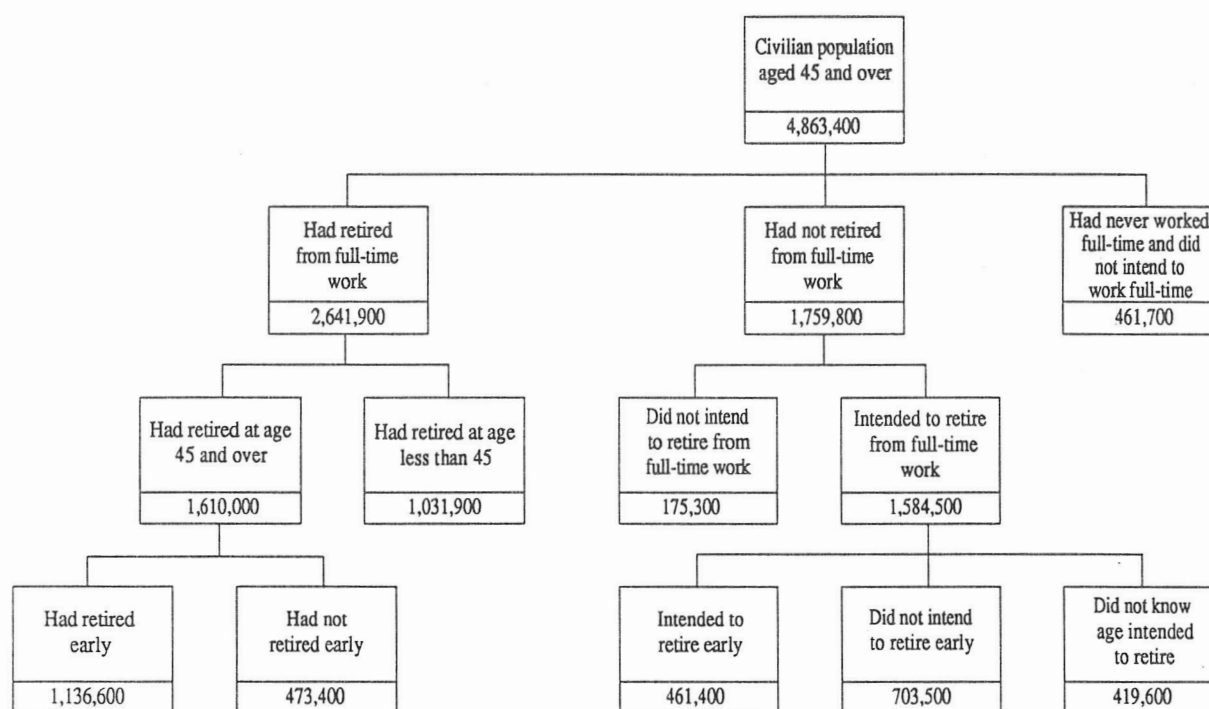
SUMMARY OF FINDINGS

This publication presents results from a household survey conducted in November 1989 of persons aged 45 and over who had retired or intended to retire from full-time work.

In November 1989 there were an estimated 4,863,400 persons aged 45 and over. Of these persons 2,641,900 (54 per cent) had retired from full-time work, 1,584,500 (33 per cent) intended to retire from full-time work, 461,700 (9 per cent) had never worked full-time and did not intend to work full-time and a further 175,300 (4 per cent) did not intend to retire from full-time work.

Of the estimated 2,641,900 persons who had retired from full-time work, 1,040,000 (39 per cent) were males and 1,602,000 (61 per cent) were females.

DIAGRAM 1. CIVILIAN POPULATION AGED 45 AND OVER

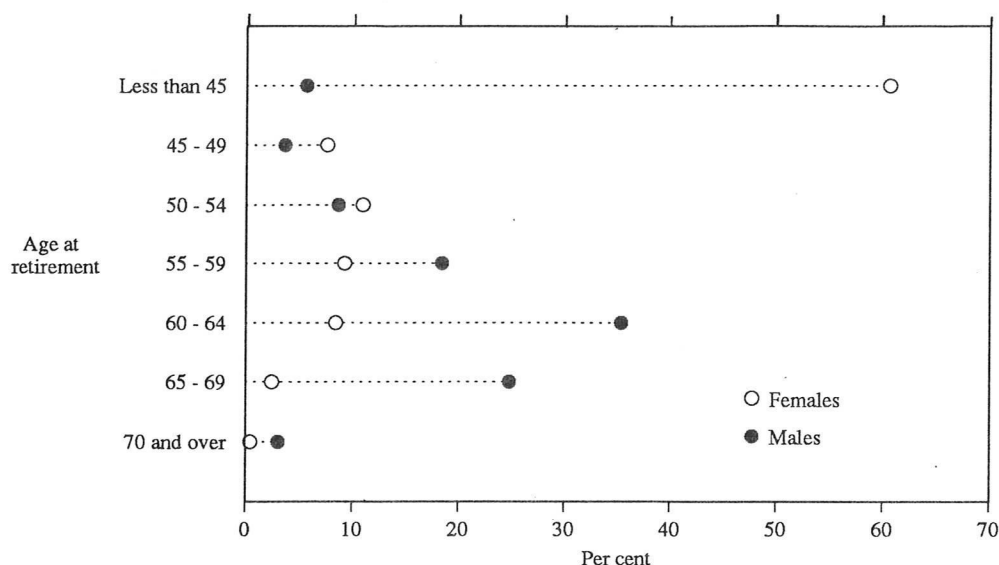


PERSONS WHO HAD RETIRED FROM FULL-TIME WORK

Age at retirement

- A large number of persons (1,031,900) had retired from full-time work before reaching the age of 45 years, representing 39 per cent of all persons aged 45 and over who had retired from full-time work.
- Males generally retire from full-time work at an older age than females. For females, 60 per cent retired from full-time work before reaching the age of 45, compared with only 6 per cent of males. Some 60 per cent of males retired between the age of 60 to 69, while only 11 per cent of females had retired between those ages.

DIAGRAM 2. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT BY GENDER, NOVEMBER 1989



Source: Table 2

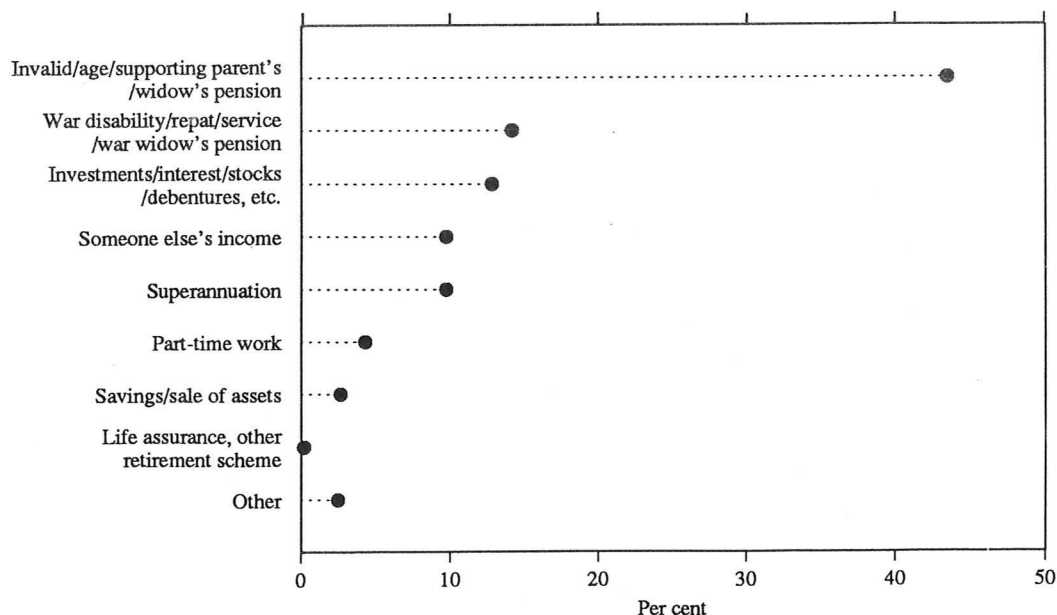
Occupation and Industry- Last full-time job less than 20 years ago

- Approximately 20 per cent of persons in the occupations Clerks, salespersons and personal services workers retired before age 45, whereas, for Managers and administrators 6 per cent retired before age 45. Of the occupation groups, Managers and administrators and Tradespersons were least likely to retire before age 65 (some 25 and 24 per cent respectively retired at age 65 or older).
- In the Agriculture, forestry, fishing and hunting industry approximately 66 per cent of persons had retired before age 65 compared with the Recreation, personal and other services industry with 88 per cent.
- The Electricity, gas and water industry had the lowest number of retirees (3 per cent) before age 45. In comparison approximately 20 per cent of persons in the Recreation, personal and other services industry had retired before age 45.

PERSONS WHO HAD RETIRED FROM FULL-TIME WORK EARLY

There were an estimated 1,136,600 persons who had retired from full-time work early (that is at age 45 and over but before the 'standard' retirement ages of 65 for males and 60 for females).

DIAGRAM 3. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK EARLY: MAIN SOURCE OF INCOME AT NOVEMBER 1989



Source: Table 5

- About 44 per cent of persons who had retired early reported that their main source of income at November 1989 was an invalid, age, supporting parents, widow's pension and a further 13 per cent reported investments, interest, stocks and debentures as being their main source of income.
- Of the total number of people who reported part-time work as being their main source of income at the time of the survey, just over 30 per cent gave their reason for retiring early from full-time work as being because they decided not to work anymore or needed more leisure time.
- Some 41 per cent of persons retired early due to ill health or injury. A further 26 per cent reported retiring early because they did not want to work any more or wanted more leisure time.

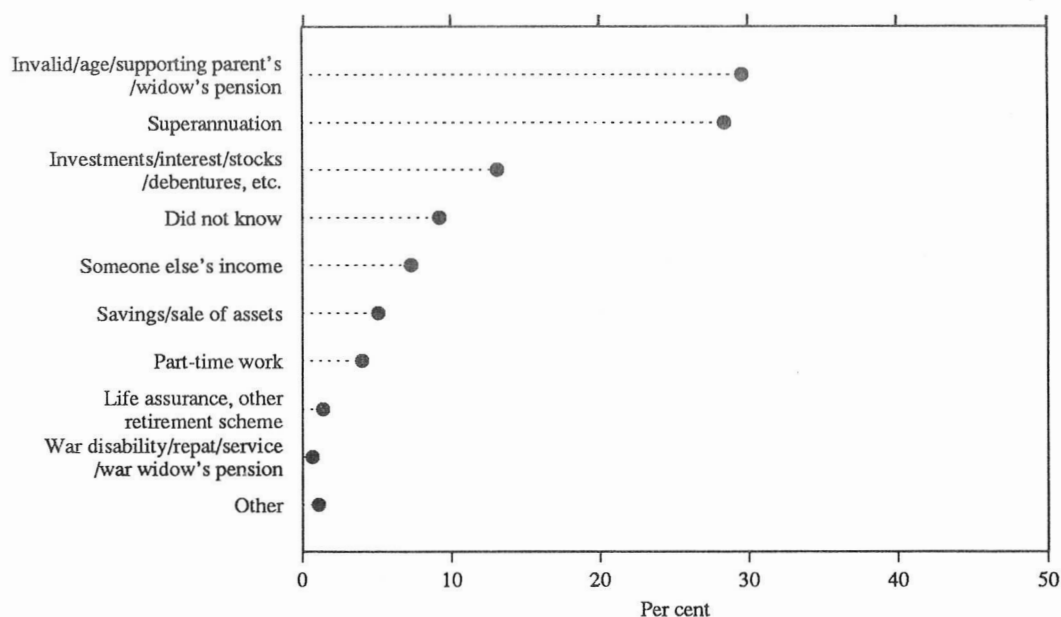
PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK

- For males aged 45 and over who had not yet retired from full-time work, 43 per cent intended to retire between the age of 65 to 69. Some 24 per cent reported that they did not know at what age they intended to retire.
- For females, 33 per cent reported that they did not know their intended age at retirement, while 32 per cent intended to retire between 60 to 64 years.

Retirement scheme membership

- For males, 78 per cent of those who intended to retire would benefit from a retirement scheme, compared with 61 per cent of females.
- A majority of persons expected to receive a lump sum payment from a retirement scheme. About 16 per cent of males reported that they would invest the lump sum they received from a retirement scheme, and a further 11 per cent reported they would invest in an approved deposit fund or deferred annuity.

DIAGRAM 4. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK:
EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT BY GENDER, NOVEMBER 1989



Source: Table 8

Expected main source of income at retirement

Of the estimated 1,584,500 persons aged 45 and over who intended to retire from full-time work, 30 per cent expected their main source of income at retirement to be an invalid, age, supporting parent's or widow's pension. Some 28 per cent expected superannuation to be their main source of income.

- 33 per cent of wage and salary earners expected superannuation to be their main source of income as opposed to 28 per cent who expected an invalid, age, supporting parent's or widow's pension to be their main source of income.

TABLE 1. PERSONS AGED 45 AND OVER: COMPARATIVE PROFILE AND WHETHER HAD RETIRED OR INTENDED TO RETIRE FROM FULL-TIME WORK(a), NOVEMBER 1989

	Whether had retired or intended to retire from full-time work							
	Had retired	Intended to retire	Did not intend to retire	Had never had a full-time job and did not intend to work full-time	Total	Had retired	Intended to retire	Total
	--'000--					--per cent--		
Age at November 1989—								
45 — 49	236.6	614.6	46.3	36.8	934.4	9.0	38.8	19.2
50 — 54	252.5	462.0	42.3	44.8	801.5	9.6	29.2	16.5
55 — 59	320.5	309.9	30.1	46.9	707.5	12.1	19.6	14.5
60 — 64	467.5	169.4	30.7	67.2	734.8	17.7	10.7	15.1
65 — 69	535.8	21.6	13.7	70.3	641.4	20.3	1.4	13.2
70 and over	829.0	6.9	12.1	195.7	1,043.8	31.4	0.4	21.5
Marital status—								
Married	1,877.0	1,296.9	136.1	259.7	3,569.8	71.0	81.9	73.4
Not-married	764.9	287.5	39.1	202.1	1,293.6	29.0	18.1	26.6
Family status—								
Member of a family	2,040.0	1,352.5	143.9	331.0	3,867.3	77.2	85.4	79.5
Husband or wife	1,827.4	1,247.8	130.3	252.2	3,457.8	69.2	78.8	71.1
With dependents present	202.8	493.2	43.8	29.3	769.1	7.7	31.1	15.8
Without dependents present	1,624.7	754.6	86.5	222.9	2,688.6	61.5	47.6	55.3
Other family head	128.1	72.3	9.6	39.7	249.6	4.8	4.6	5.1
With dependents present	21.9	32.8	* 3.1	6.2	64.0	0.8	2.1	1.3
Without dependents present	106.1	39.5	6.5	33.5	185.6	4.0	2.5	3.8
Other child(b) of married couple or family head	13.9	19.6	* 1.2	* 3.9	38.6	0.5	1.2	0.8
Other relative of married couple or family head	70.6	12.8	* 2.8	35.2	121.4	2.7	0.8	2.5
Not a member of a family	518.8	165.0	23.4	113.9	821.1	19.6	10.4	16.9
Living alone	479.3	128.0	18.1	107.8	733.1	18.1	8.1	15.1
Not living alone	39.5	37.0	5.4	6.2	88.0	1.5	2.3	1.8
Family status not determined	83.1	67.0	8.0	16.8	174.9	3.1	4.2	3.6
Birthplace and period of arrival—								
Born in Australia	1,876.1	1,015.5	126.0	298.6	3,316.2	71.0	64.1	68.2
Born outside Australia	765.8	568.9	49.3	163.1	1,547.2	29.0	35.9	31.8
Arrived before 1961	455.2	220.1	20.2	76.1	771.5	17.2	13.9	15.9
Arrived 1961-1970	187.9	190.5	16.0	38.0	432.4	7.1	12.0	8.9
Arrived 1971-1980	73.4	95.1	6.4	24.1	199.0	2.8	6.0	4.1
Arrived 1981-1989	49.4	63.3	6.7	25.0	144.3	1.9	4.0	3.0
Area—								
Metropolitan	1,639.4	1,027.6	79.9	251.6	2,998.5	62.1	64.9	61.7
Non-metropolitan	1,002.5	556.8	95.4	210.2	1,864.9	37.9	35.1	38.3
Total	2,641.9	1,584.5	175.3	461.7	4,863.4	100.0	100.0	100.0
Males	1,040.0	1,155.7	134.9	16.8	2,347.4	39.4	72.9	48.3
Females	1,602.0	428.8	40.3	444.9	2,516.0	60.6	27.1	51.7

(a) Excludes persons who were institutionalised or permanently unable to work who were not in the scope of the survey. (b) Aged 15 and over.

TABLE 2. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT, NOVEMBER 1986 AND NOVEMBER 1989 ('000)

	November 1986			November 1989		
	Males	Females	Persons	Males	Females	Persons
<i>Age at retirement—</i>						
Less than 45	49.0	878.6	927.6	59.7	972.2	1,031.9
45 - 49	36.7	118.9	155.6	38.4	122.2	160.6
50 - 54	73.0	152.1	225.1	90.6	175.7	266.3
55 - 59	160.9	131.8	292.8	192.2	149.0	341.2
60 - 64	319.1	129.3	448.4	368.5	136.0	504.4
65 - 69	261.9	37.7	299.6	258.7	39.5	298.2
70 and over	36.0	9.9	45.9	31.9	7.4	39.2
Total	936.6	1,458.4	2,395.0	1,040.0	1,602.0	2,641.9

TABLE 3. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: STATUS OF WORKER IN LAST FULL-TIME JOB, OCCUPATION AND INDUSTRY OF LAST FULL-TIME JOB AND AGE AT RETIREMENT
NOVEMBER 1989
(^{'000})

	Age at retirement							Total
	Less than 45	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 and over	
Last full-time job less than 20 years ago(a)	236.0	133.4	231.1	312.0	471.4	277.5	37.8	1,699.2
<i>Status of worker in last full-time job—</i>								
Wage and salary earners	215.0	118.6	195.7	273.5	411.1	233.2	22.0	1,468.9
Employers	9.5	7.4	15.7	17.4	24.7	17.2	5.3	97.2
Self-employed	11.4	7.4	19.3	21.1	35.5	26.9	10.3	131.7
<i>Occupation in last full-time job—</i>								
Managers and administrators	15.1	13.9	30.2	46.8	74.3	44.6	14.9	239.8
Professionals	13.5	6.7	11.3	27.8	43.4	24.6	* 4.3	131.7
Para-professionals	13.0	5.0	10.3	21.5	30.7	12.8	* 1.5	95.0
Tradespersons	21.0	17.3	27.0	47.8	83.6	55.7	* 4.4	256.9
Clerks	47.0	20.2	35.8	47.4	61.8	23.3	* 2.7	238.2
Salespersons and personal service workers	35.1	19.4	34.5	26.9	32.6	15.7	* 3.2	167.3
Plant and machine operators, and drivers	32.1	18.1	25.1	34.3	48.2	36.5	* 1.1	195.5
Labourers and related workers	59.2	32.7	56.9	59.5	96.8	64.2	5.6	374.8
<i>Industry of last full-time job—</i>								
Agriculture, forestry, fishing and hunting	6.1	* 4.1	11.9	10.9	24.0	18.8	10.4	86.2
Mining	* 1.9	* 0.4	* 2.4	5.1	6.5	* 2.4	* 0.1	18.8
Manufacturing	71.0	39.9	58.3	74.2	111.3	78.8	6.5	440.0
Electricity, gas and water	* 1.2	* 1.4	* 1.5	8.6	19.6	8.6	* 0.3	41.1
Construction	9.5	6.9	11.4	17.0	31.6	21.4	* 1.4	99.3
Wholesale and retail trade	49.1	27.3	49.1	54.8	70.8	36.1	8.1	295.3
Transport and storage	8.6	5.0	11.0	23.2	41.0	25.5	* 1.3	115.7
Communication	* 3.6	* 2.7	7.1	9.6	13.7	7.5	* 0.3	44.4
Finance, property and business services	13.8	5.7	9.5	18.3	30.1	12.6	* 2.8	92.9
Public administration and defence	9.0	* 3.7	11.7	17.9	30.9	22.3	* 0.4	95.8
Community services	40.2	23.4	39.8	51.6	69.2	32.3	* 3.8	260.2
Last full-time job 20 or more years ago	795.9	27.2	35.2	29.2	33.1	20.7	* 1.4	942.7
Last full-time job 20 or more years ago	795.9	27.2	35.2	29.2	33.1	20.7	* 1.4	942.7
Total	1,031.9	160.6	266.3	341.2	504.4	298.2	39.2	2,641.9
Males	59.7	38.4	90.6	192.2	368.5	258.7	31.9	1,040.0
Females	972.2	122.2	175.7	149.0	135.9	39.5	7.4	1,602.0

(a) Includes unpaid family helpers and excludes persons whose last full-time job was unpaid voluntary work.

TABLE 4. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 AND OVER: STATUS OF WORKER IN LAST FULL-TIME JOB, OCCUPATION IN LAST FULL-TIME JOB AND MAIN SOURCE OF INCOME AT NOVEMBER 1989

	<i>Main source of income at November 1989</i>								<i>Total</i> <i>(per cent)</i>	
	<i>Superannua- tion, life assurance or similar scheme</i>	<i>Invalid/age/ supporting parent's/ widow's pension</i>	<i>War disability/ repat/service/ war widow's pension</i>	<i>Investments/ interest/ stocks/ debentures etc.</i>	<i>Savings/sale of assets --'000--</i>	<i>Part-time work</i>	<i>Someone else's income</i>	<i>Other</i>		
Last full-time job less than 20 years ago(a)	140.5	711.3	186.9	181.2	37.3	56.2	118.7	31.1	1,463.1	90.9
<i>Status of worker in last full-time job-</i>										
Wage and salary earners	138.6	621.6	164.2	128.2	25.1	46.2	106.2	23.9	1,254.0	77.9
Employers	* 0.6	31.0	8.8	27.9	4.6	5.3	6.7	* 2.7	87.7	5.4
Self-employed	* 1.2	58.0	14.0	24.8	7.5	4.7	5.6	4.5	120.3	7.5
<i>Occupation in last full-time job-</i>										
Managers and administrators	22.0	69.8	24.7	67.1	13.8	8.9	11.4	7.0	224.7	14.0
Professionals	28.8	31.1	7.2	26.1	* 2.8	10.4	9.6	* 2.2	118.2	7.3
Para-professionals	19.8	29.6	8.3	10.2	* 1.0	4.5	7.0	* 1.6	81.9	5.1
Tradespersons	17.2	134.7	39.5	20.9	* 3.9	5.9	10.3	* 3.4	235.9	14.6
Clerks	33.8	76.5	21.2	19.4	* 4.2	8.5	23.1	4.6	191.2	11.9
Salespersons and personal service workers	* 2.7	63.5	19.4	13.8	* 3.1	5.7	20.9	* 3.2	132.2	8.2
Plant and machine operators, and drivers	7.2	103.4	22.0	10.2	* 3.8	* 4.4	9.7	* 2.7	163.4	10.1
Labourers and related workers	9.0	202.7	44.6	13.6	4.6	8.0	26.8	6.3	315.6	19.6
Last full-time job 20 or more years ago	7.0	101.3	15.5	15.2	* 1.3	* 0.9	4.9	* 0.7	146.9	9.1
Total	147.5	812.6	202.4	196.3	38.6	57.2	123.6	31.8	1,610.0	100.0
Males	125.6	473.7	147.3	140.2	26.5	30.8	14.4	21.8	980.3	60.9
Females	21.9	339.0	55.1	56.1	12.1	26.3	109.2	10.0	629.7	39.1

(a) Includes unpaid family helpers and excludes persons whose last full-time job was unpaid voluntary work.

TABLE 5. PERSONS AGED 45 AND OVER WHO RETIRED FROM FULL-TIME WORK EARLY: MAIN SOURCE OF INCOME AT NOVEMBER 1989, OCCUPATION IN LAST FULL-TIME JOB AND REASON RETIRED EARLY ('000)

	Reason retired early							Total
	Personal reasons			Other personal reasons(a)	Family reasons	Employment reasons	Other	
	Own ill health or injury	No financial need to work	Decided not to work anymore/ more leisure time					
<i>Main source of income at November 1989-</i>								
Superannuation	41.0	12.8	39.6	* 2.7	* 3.8	* 3.6	8.0	111.5
Life assurance, other retirement schemes	* 0.8	* 0.5	* 0.8	* 0.3	* 0.0	* 0.2	* 0.3	* 2.8
Invalid/age/supporting parent's/ widow's pension	259.0	18.5	87.3	15.4	65.2	29.3	19.4	494.0
War disability/repatriation/service/ war widow's pension	65.3	9.2	47.9	* 4.3	13.5	7.9	13.7	161.9
Investments/interest/stocks/ debentures, etc.	32.2	27.3	56.7	* 4.1	9.0	5.7	11.8	146.8
Savings/sale of assets	10.1	* 4.0	9.2	* 1.5	* 2.0	* 2.0	* 2.3	31.1
Part-time work	10.7	5.3	15.3	* 1.0	* 3.3	6.9	6.1	48.6
Someone else's income	29.2	9.6	36.3	* 3.9	16.7	10.3	5.7	111.9
Other	15.1	* 1.3	* 4.0	* 0.7	* 2.1	* 1.7	* 3.1	27.9
<i>Occupation in last full-time job-</i>								
Last full-time job less than 20 years ago	430.9	75.0	269.7	29.7	95.6	62.2	65.2	1,028.2
Managers and administrators	51.5	17.6	46.3	5.4	11.1	6.9	14.4	153.4
Professionals	18.4	9.7	31.0	* 1.8	6.2	* 2.6	7.9	77.4
Para-professionals	23.1	5.8	18.8	* 2.0	* 3.8	* 1.8	* 4.0	59.4
Tradespersons	91.5	8.9	33.8	5.9	7.5	11.1	9.4	168.1
Clerks	39.3	12.1	45.1	* 2.5	16.2	10.6	9.9	135.6
Salespersons and personal service workers	30.5	7.6	28.4	* 2.9	17.1	6.6	4.8	97.9
Plant and machine operators, and drivers	67.3	4.8	22.5	* 2.6	10.0	7.5	4.7	119.4
Labourers and related workers	109.2	8.5	43.9	6.4	23.6	15.2	10.0	216.9
Last full-time job 20 or more years ago	32.6	13.6	27.4	* 4.1	20.0	5.5	5.2	108.4
Total	463.5	88.6	297.1	33.8	115.6	67.6	70.4	1,136.6
Males	343.4	50.2	168.0	22.2	21.3	36.7	48.0	689.7
Females	120.1	38.4	129.1	11.6	94.3	31.0	22.4	446.9

(a) Includes the categories 'give others a chance' and 'too old'.

TABLE 6. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: LABOUR FORCE STATUS AND FULL-TIME OR PART-TIME STATUS AND AGE INTENDED TO RETIRE, NOVEMBER 1989

Labour force status and full-time or part-time status	Age intended to retire						Total	
	45 - 54	55 - 59	60 - 64 --'000--	65 - 69	70 and over	Did not know	(per cent)	
MALES								
In the labour force	12.9	120.8	218.2	485.0	22.1	271.0	1,130.0	97.8
Employed	12.9	119.4	212.9	459.8	20.8	262.1	1,087.9	94.1
Full-time	12.9	118.4	210.3	447.9	19.2	254.7	1,063.4	92.0
Part-time	* 0.0	* 1.0	* 2.6	11.9	* 1.7	7.4	24.5	2.1
Unemployed	* 0.0	* 1.5	5.4	25.2	* 1.2	8.8	42.1	3.6
Not in the labour force	* 0.1	* 0.8	* 3.1	12.2	* 1.2	8.3	25.7	2.2
Total	13.0	121.6	221.3	497.2	23.3	279.3	1,155.7	100.0
FEMALES								
In the labour force	28.7	73.5	127.8	39.6	* 2.3	129.5	401.5	93.6
Employed	28.0	72.3	119.3	37.8	* 2.3	124.0	383.8	89.5
Full-time	25.8	66.4	107.4	33.6	* 1.9	110.0	345.0	80.5
Part-time	* 2.3	5.9	12.0	* 4.2	* 0.4	14.0	38.8	9.0
Unemployed	* 0.7	* 1.2	8.5	* 1.8	* 0.0	5.5	17.7	4.1
Not in the labour force	* 1.3	* 2.0	9.2	* 3.6	* 0.4	10.8	27.3	6.4
Total	30.0	75.5	137.1	43.2	* 2.7	140.3	428.8	100.0
PERSONS								
In the labour force	41.6	194.3	346.1	524.6	24.3	400.5	1,531.5	96.7
Employed	40.9	191.7	332.2	497.6	23.1	386.2	1,471.7	92.9
Full-time	38.7	184.8	317.7	481.5	21.0	364.7	1,408.4	88.9
Part-time	* 2.3	6.9	14.5	16.1	* 2.1	21.4	63.3	4.0
Unemployed	* 0.7	* 2.6	13.9	27.0	* 1.2	14.3	59.8	3.8
Not in the labour force	* 1.4	* 2.8	12.3	15.8	* 1.6	19.1	53.0	3.3
Total	43.0	197.1	358.4	540.4	26.0	419.6	1,584.5	100.0

TABLE 7. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME AND AGE INTENDED TO RETIRE, NOVEMBER 1989

Intended disbursement of lump sum payment from retirement scheme	Age intended to retire						Total (per cent)	
	45 - 54	55 - 59	60 - 64	65 - 69 --'000--	70 and over	Did not know		
	MALES							
Belonged to a retirement scheme	9.2	112.4	197.1	381.4	14.7	182.6	897.4	77.7
Expected to receive a lump sum payment	5.4	78.0	128.8	235.8	10.0	89.3	547.3	47.4
Purchase an annuity	* 0.0	* 0.3	* 1.1	* 2.6	* 0.3	* 0.5	4.8	0.4
Invest in an approved deposit fund/deferred annuity	* 1.6	28.6	37.8	42.7	* 2.2	17.1	129.9	11.2
Invest the money	* 2.7	29.5	43.6	75.3	* 3.8	25.5	180.3	15.6
Pay off home/pay for improvements	* 0.4	* 4.2	10.1	30.2	* 1.0	5.8	51.5	4.5
Pay for a holiday	* 0.1	* 2.3	11.1	13.9	* 0.5	* 3.6	31.5	2.7
Other(a)	* 0.0	* 3.4	8.7	15.4	* 0.2	6.3	33.9	2.9
Did not know	* 0.6	9.7	16.5	55.7	* 2.1	30.6	115.3	10.0
Did not expect to receive a lump sum payment	* 1.6	12.9	20.0	44.0	* 2.2	20.6	101.2	8.8
Did not know	* 2.3	21.5	48.3	101.6	* 2.5	72.7	248.9	21.5
Did not belong to a retirement scheme	* 3.8	9.2	24.2	115.8	8.6	96.7	258.2	22.3
Total	13.0	121.6	221.3	497.2	23.3	279.3	1,155.7	100.0
FEMALES								
Belonged to a retirement scheme	17.1	62.7	83.1	28.4	* 1.7	70.0	263.0	61.3
Expected to receive a lump sum payment	10.8	41.7	52.0	16.1	* 1.2	36.6	158.5	37.0
Purchase an annuity	* 0.1	* 0.2	* 0.3	* 0.3	* 0.0	* 0.0	* 0.8	* 0.2
Invest in an approved deposit fund/deferred annuity	* 1.7	9.0	10.6	* 3.1	* 0.0	4.6	29.0	6.8
Invest the money	* 3.5	15.6	18.1	4.7	* 0.2	9.3	51.5	12.0
Pay off home/pay for improvements	* 1.3	5.6	6.3	* 3.2	* 0.6	* 1.6	18.7	4.4
Pay for a holiday	* 2.1	* 4.1	* 3.4	* 0.6	* 0.3	* 2.9	13.5	3.2
Other(a)	* 0.7	* 2.5	* 2.8	* 2.0	* 0.0	* 1.8	9.7	2.3
Did not know	* 1.4	4.8	10.5	* 2.1	* 0.1	16.3	35.2	8.2
Did not expect to receive a lump sum payment	* 1.6	5.7	11.7	* 3.4	* 0.0	7.7	30.1	7.0
Did not know	4.7	15.3	19.4	8.8	* 0.5	25.7	74.4	17.4
Did not belong to a retirement scheme	12.9	12.8	54.0	14.8	* 1.0	70.3	165.8	38.7
Total	30.0	75.5	137.1	43.2	* 2.7	140.3	428.8	100.0
PERSONS								
Belonged to a retirement scheme	26.3	175.1	280.2	409.8	16.4	252.6	1,160.5	73.2
Expected to receive a lump sum payment	16.2	119.7	180.8	252.0	11.2	125.9	705.8	44.5
Purchase an annuity	* 0.1	* 0.5	* 1.3	* 2.9	* 0.3	* 0.5	5.6	0.4
Invest in an approved deposit fund/deferred annuity	* 3.3	37.5	48.4	45.8	* 2.2	21.7	158.9	10.0
Invest the money	6.2	45.1	61.7	80.1	* 4.0	34.8	231.8	14.6
Pay off home/pay for improvements	* 1.7	9.8	16.4	33.4	* 1.6	7.4	70.2	4.4
Pay for a holiday	* 2.3	6.4	14.5	14.5	* 0.8	6.5	45.1	2.8
Other(a)	* 0.7	5.8	11.6	17.4	* 0.2	8.1	43.7	2.8
Did not know	* 2.0	14.5	27.0	57.9	* 2.2	46.9	150.5	9.5
Did not expect to receive a lump sum payment	* 3.1	18.6	31.7	47.4	* 2.2	28.3	131.3	8.3
Did not know	7.0	36.8	67.7	110.4	* 3.1	98.4	323.3	20.4
Did not belong to a retirement scheme	16.7	22.0	78.2	130.6	9.5	167.0	424.0	26.8
Total	43.0	197.1	358.4	540.4	26.0	419.6	1,584.5	100.0

(a) Includes the category 'clear other outstanding debts'.

TABLE 8. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT AND LABOUR FORCE STATUS AND STATUS OF WORKER
NOVEMBER 1989
('000)

<i>Expected main source of income at retirement</i>	<i>Employed</i>				<i>Unem- ployed</i>	<i>In the labour force</i>	<i>Not in labour force</i>	<i>Total</i>
	<i>Wage and salary earners</i>	<i>Employers</i>	<i>Self- employed</i>	<i>Total(a)</i>				
Superannuation	403.0	18.0	21.5	442.8	* 3.7	446.5	* 2.8	449.3
Life assurance, other retirement scheme	14.9	* 3.4	* 2.7	21.0	* 0.2	21.2	* 1.1	22.3
Invalid/age/supporting parent's/widow's pension	342.3	13.8	45.7	402.5	40.4	442.9	26.8	469.7
War disability/repatriation/ service/war widows' pension	8.1	* 0.7	* 1.2	10.0	* 0.3	10.3	* 0.9	11.2
Investments/interest/stocks/ debentures, etc.	141.7	25.3	32.4	199.6	* 3.4	203.1	* 4.0	207.1
Savings/sale of assets	48.3	11.0	16.2	75.5	* 1.7	77.2	* 3.6	80.8
Part-time work	46.6	5.8	9.7	62.1	* 0.7	62.8	* 0.5	63.3
Someone else's income	92.9	* 3.7	8.1	105.0	* 2.6	107.5	8.9	116.4
Other	9.9	* 2.3	* 3.1	15.5	* 1.8	17.3	* 0.5	17.8
Did not know	109.6	9.5	18.6	137.7	4.9	142.6	* 3.9	146.5
Total	1,217.4	93.5	159.2	1,471.7	59.8	1,531.5	53.0	1,584.5

(a) Includes unpaid family helpers.

TABLE 9. ALL POPULATIONS BY STATE
(^{'000})

	<i>New South Wales</i>	<i>Victoria</i>	<i>Queensland</i>	<i>South Australia</i>	<i>Western Australia</i>	<i>Tasmania</i>	<i>Northern Territory</i>	<i>Australian Capital Territory</i>	<i>Australia</i>
RETIREMENT									
<i>Population 1 :</i> Persons aged 45 and over(a)	1,716.2	1,272.8	803.1	434.5	421.0	130.6	25.7	59.4	4,863.4
<i>Population 2 :</i> Persons aged 45 and over who had retired from full-time work	915.5	704.6	438.1	253.3	225.7	72.3	8.6	23.9	2,641.9
<i>Population 3 :</i> Persons aged 45 and over who retired from full-time work at age 45 or more	562.1	429.3	264.6	154.1	135.2	43.6	5.9	15.3	1,610.0
<i>Population 4 :</i> Persons aged 45 and over who retired from full-time work at age 45 or more, less than four years ago	126.5	93.6	56.9	32.8	29.9	8.9	* 1.8	5.3	355.7
<i>Population 5 :</i> Persons aged 45 and over who retired from full-time work early at age 45 or more	394.3	297.0	192.3	110.5	96.4	31.1	4.2	10.9	1,136.6
RETIREMENT INTENTIONS									
<i>Population 1 :</i> Persons aged 45 and over(a)	1,716.2	1,272.8	803.1	434.5	421.0	130.6	25.7	59.4	4,863.4
<i>Population 2 :</i> Persons aged 45 and over who intended to retire from full-time work	557.8	414.0	262.9	128.0	142.4	39.6	13.9	25.8	1,584.5
<i>Population 3 :</i> Persons aged 45 and over who intended to retire from full-time work early	163.8	118.4	70.1	41.0	45.7	11.3	3.3	7.8	461.4
<i>Population 4 :</i> Persons aged 45 and over who did not intend to retire from full-time work	68.4	40.5	31.7	11.1	15.5	4.3	* 1.1	2.7	175.3

(a) Excludes institutionalised persons.

APPENDIX A

GLOSSARY

Dependants: All family members under 15 years of age; all family members aged 15 to 19 attending school; and all family members aged 15 to 24 attending a tertiary educational institution full-time.

Employed persons: Persons aged 15 and over who, during the reference week —

- (a) worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and self-employed persons); or
- (b) worked for one hour or more without pay in a family business or on a farm (ie. unpaid family helpers); or
- (c) were employees who had a job but were not at work and were: on paid leave; on leave without pay for less than four weeks up to the end of the reference week; stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks up to the end of the reference week; on strike or locked out; on workers' compensation and expected to be returning to their job; or receiving wages or salary while undertaking full-time study; or
- (d) were employers, self-employed persons or unpaid family helpers who had a job, business or farm, but were not at work.

Employees: Employed persons who worked —

- (a) for an employer for wages or salary; or
- (b) in their own business, either with or without employees, if that business was a limited liability company; or
- (c) for payment in kind.

Family: is defined to consist of two or more related persons usually resident in the same household at the time of the survey. A family comprises a married couple or a family head together with any persons having any of the following relationship to them:

- (a) sons or daughters of any age, if not married and with no children of their own at present; or
- (b) other relatives if not accompanied by a spouse, sons or daughters, or parents of their own; or
- (c) any children under 15 years of age who do not have a parent at present.

Further details on the determination of family relationships are given in *The Labour Force, Australia* (6203.0).

Full-time employees: Employees who usually worked 35 hours or more a week and others who, although usually part-time workers, worked 35 hours or more during the reference week.

Industry: Unless otherwise specified, all occurrences of industry in this publication refer to Industry Division as defined by the Australian Standard Industry Classification (ASIC).

Main English speaking countries: Comprises the United Kingdom, Ireland, Canada, South Africa, U.S.A. and New Zealand.

Not in the labour force: Persons who were not in the categories employed or unemployed, as defined. They include persons who were keeping house (unpaid), retired, voluntarily inactive, permanently unable to work, persons in institutions (hospitals, gaols, sanatoriums, etc.), trainee teachers, members of contemplative religious orders, and persons whose only activity during the reference week was jury service or unpaid voluntary work for a charitable organisation.

Persons who had retired from full-time work: Persons who had had a full-time job at some time and who had ceased full-time labour force activity (i.e. were not working full-time, were not looking for full-time work and did not intend to look for, or take up, full-time work at any time in the future).

Occupation: Unless otherwise specified, all occurrences of occupation in this publication refer to Major Group as defined by the Australian Standard Classification of Occupation (ASCO).

Part-time employees: Employees who usually worked less than 35 hours a week and who did so during the reference week.

Persons who had retired from full-time work early: Persons who retired from full-time work at age 45 years or more but before the age of 60 years, if female, or 65 years, if male.

Persons who intended to retired from full-time work: Persons who either were working full-time or considered themselves to be working full-time, were looking for full-time work, would like full-time work or intended to take up full-time work at some time and who intended to retire from full-time labour force activity.

Persons who intended to retire from full-time work early: Persons who intended to retire from full-time work at age 45 or more but before the age of 60, if female, or 65, if male. Persons who did not know at what age they intended to retire from full-time work were not classified as intending to retire from full-time work early.

Reference week: refers to the week prior to the interview.

Retirement: Persons aged 45 and over who had retired from full-time work and did not intend to work or look for work on a full-time basis in the future.

Retirement schemes: Includes superannuation schemes, life assurance policies or similar schemes that provide a financial benefit when a person leaves full-time work.

Superannuation schemes: Any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from full-time work. A *life assurance* policy is any endowment policy covering the life of a person which matures when a person reaches a nominated age. Persons who stated they were a member of a superannuation scheme and/or in receipt of a superannuation benefit were not asked if they were receiving, or expected to receive, a benefit from a life

assurance policy or other scheme. For this survey, information was collected only for those policies or schemes which would provide money for a person when he or she retires from full-time work.

Unemployed: Persons aged 15 and over who were not employed during the reference week, and:

- (a) had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and:
 - (i) were available for work in the reference week, or would have been available except for temporary illness (ie. lasting for less than four weeks to the end of the reference week); or
 - (ii) were waiting to start a new job within four weeks from the end of the reference week and would have started in the reference week if the job had been available then; or
- (b) were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown.

APPENDIX B

EXPLANATORY NOTES

Introduction

The monthly population survey (which is described in *The Labour Force, Australia* (6203.0)) comprises the monthly labour force survey and supplementary topics. This publication contains some results of a supplementary survey run in association with the November 1989 labour force survey conducted throughout Australia.

2. Of the respondents to the labour force survey, those who fell within the scope of the supplementary survey were asked additional questions. Persons aged 45 and over were asked about their retirement or their intentions to retire from full-time work. Persons who had retired were asked about their age at retirement; retirement scheme coverage and type of payment derived from these schemes; housing arrangements; main source of income and form of disbursement for any lump sum payment received. Those persons who had not yet retired were asked whether they intended to retire from full-time work and, if so, were asked about their intended age at retirement; retirement scheme coverage and type of payment expected from these schemes; current housing arrangements; expected housing arrangements at retirement; expected main source of income at retirement; and expected disbursement for any lump sum payment to be received.

Scope

3. The scope of this supplementary survey was the same as that used for the labour force survey (described in full in *The Labour Force, Australia* (6203.0)) except that it was restricted to persons aged 45 and over and excluded persons permanently unable to work, some patients in hospitals and sanatoriums and inmates of reformatories, gaols, etc.

Coverage

4. In the population survey, coverage rules are applied which aim to ensure that each person is associated with only one dwelling, and hence has only one chance of selection. See *The Labour Force, Australia* (6203.0) for more details.

Definitions

5. Further definitions of labour force and demographic classifications appearing in this publication are given in *The Labour Force, Australia* (6203.0).

6. Unless otherwise stated, all characteristics referenced in this publication relate to the week before the interview (i.e. the reference week).

Results of the survey

7. Due to differences in the method of estimation used in this supplementary survey and that used in the labour force survey, there are some small variations between estimates in this publication and those in the corresponding issue of *The Labour Force, Australia* (6203.0).

8. It is proposed that this survey will be conducted next in November 1992.

Estimation procedure

9. The estimates are derived from the population survey by use of a ratio estimation procedure, which ensures that the estimates conform to an independently estimated distribution of the population for each capital city and remainder of State by age, gender and labour force status, rather than to the corresponding distribution within the sample itself.

Reliability of the estimates

10. Estimates in this publication are subject to sampling and non-sampling errors. For further information refer to the Technical Note, Appendix C.

Related publications

11. Other ABS publications which may be of interest include:

The Labour Force, Australia (6203.0)— issued monthly

Persons Not in the Labour Force, Australia (6220.0)— issued annually

Superannuation, Australia (6319.0), November 1988

Retirement and Retirement Intentions, Australia (6238.0), November 1986 (previously *Persons Retired From Full-time Work*)

12. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

- * subject to sampling variability too high for most practical uses. See the Technical Note, Appendix C.
- .. not applicable.

13. Because estimates have been rounded, discrepancies may occur between sums of the component items and totals.

Electronic services

DISCOVERY. Key *656# for selected current economic, (VIATEL) social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through PAXUS COMNET.

For further information phone the AUSSTATS Help Desk on (06) 252 6017.

TELESTATS. This service provides:

- foreign trade statistics tailored to users' requirements. Further information is available on (06) 252 5404.
- text and tables for selected Main Economic Indicator publications. Further information is available on (06) 252 5405.

Floppy disk service

Selected ABS statistics are available on floppy disk. Further information is available on (06) 252 6684.

APPENDIX C

TECHNICAL NOTE

Estimation procedure

The estimates are derived from the population survey by use of a ratio estimation procedure, which ensures that the estimates conform to an independently estimated distribution of the population for each capital city and remainder of State by age and sex, rather than to the corresponding distribution within the sample itself.

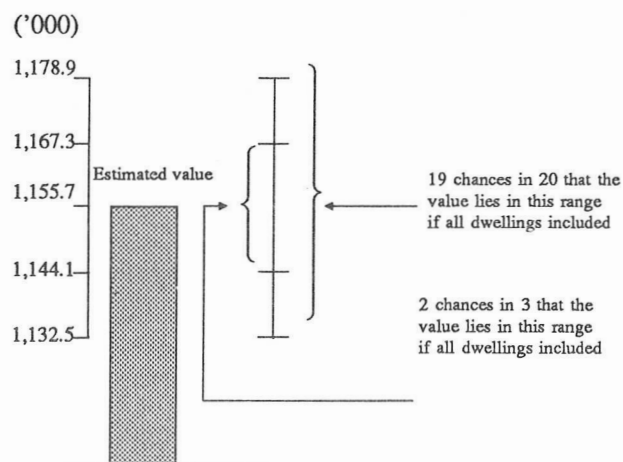
Reliability of the estimates

2. Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability, that is, they may differ from those that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the *standard error*, which indicates the extent to which an estimate might have varied by chance because only a sample of dwellings was included. There are about two chances in three that a sample estimate will differ by less than one standard error from the number that would have been obtained if all dwellings had been included, and about nineteen chances in twenty that the difference will be less than two standard errors. Another measure of the likely difference is the *relative standard error*, which is obtained by expressing the standard error as a percentage of the estimate.

3. Space does not allow for the separate indication of the standard errors of all estimates in this publication. A table of standard errors for general application is given on the following page. Since they are averages based on calculations for a limited number of past surveys over a wide range of labour force characteristics these numbers will not give a precise measure of the standard error of a particular estimate but they will provide an indication of its magnitude.

4. An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 7 shows the estimated number of males aged 45 and over who intended to retire from full-time work was 1,155,700. Since this estimate is between 1,000,000 and 2,000,000 the standard error for Australia will be between 11,100 and 14,300 in the standard error table and can be approximated as 11,600 (rounded to the nearest 100). Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included in the survey will fall in the range 1,144,100 to 1,167,300 and about nineteen chances in twenty that the value will fall within the range 1,132,500 to 1,178,900. This example is illustrated in the following diagram.

5. As can be seen from the standard error table, the smaller the estimate the higher is the relative standard error. Very small estimates are thus subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable



uses. In the tables in this publication, only estimates with relative standard errors of 25 per cent or less and percentages based on such estimates are considered sufficiently reliable for most purposes. However, estimates and percentages with larger relative standard errors have been included and are preceded by an asterisk (e.g. *3.4) to indicate they are subject to high standard errors and should be used with caution.

6. Proportions and percentages formed from the ratio of two estimates are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator. A formula to approximate the relative standard error (RSE) of a proportion is:

$$\text{RSE } (x/y) = \sqrt{[\text{RSE } (x)]^2 + [\text{RSE } (y)]^2}$$

7. Considering the example from paragraph 4 above, of the 1,155,700 males aged 45 and over who intended to retire from full-time work, only 25,700 or 2.2 per cent were not in the labour force. The standard error of 25,700 is approximately 2,300 so the relative standard error is 8.9 per cent. The relative standard error for 1,155,700 is 1.0 per cent. Applying the above formula, the relative standard error of the proportion is $\sqrt{[(8.9)^2 + (1.0)^2]}$ or 8.8 per cent, giving a standard error for the proportion (2.2 per cent) of 0.2 percentage points. Therefore, there are about two chances in three that the proportion of males who were not in the labour force was between 2.0 per cent and 2.4 per cent and nineteen chances in twenty the proportion was within the range 1.8 per cent to 2.6 per cent.

8. Published estimates may also be used to calculate the difference between two survey estimates (of numbers or percentages). Such an estimate is subject to sampling error. The sampling error of the difference between two estimates depends on their standard errors and the relationship (correlation) between them. An approximate

standard error (SE) of the difference between two estimates (x-y) may be calculated by the following formula:

$$SE (x-y) = \sqrt{[SE (x)]^2 + [SE (y)]^2}$$

While this formula will only be exact for differences between separate and uncorrelated characteristics or subpopulations it is expected to provide a good approximation for all differences likely to be of interest in this publication.

9. The imprecision due to sampling variability, which is measured by the standard error, should not be confused with inaccuracies that may occur because of imperfections in reporting by interviewers and respondents and errors made in coding and processing data. Inaccuracies of this kind are referred to as the *non-sampling error*, and they may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

STANDARD ERRORS OF ESTIMATES

Size of estimate	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia	
									Relative standard error (per cent)	
										—number—
100						80				
200			190	160	180	120	170	140	180	89.0
300	290	280	240	200	220	150	210	170	230	75.2
400	340	330	280	230	250	180	240	200	270	66.6
500	380	370	310	260	280	200	260	220	300	60.5
600	420	410	340	280	310	220	280	240	340	55.9
700	450	440	370	310	330	240	300	260	370	52.2
800	480	470	390	330	350	250	320	270	390	49.2
900	510	500	420	350	370	270	340	290	420	46.7
1,000	540	530	440	370	390	280	360	300	450	44.5
1,100	570	560	460	380	410	290	370	310	470	42.7
1,200	590	580	480	400	420	300	390	330	490	41.0
1,300	620	610	500	410	440	320	400	340	510	39.6
1,400	640	630	520	430	460	330	420	450	540	38.2
1,500	660	650	530	440	470	340	430	360	560	37.0
1,600	680	670	550	460	490	350	440	370	580	36.0
1,700	700	690	570	470	500	360	460	380	590	35.0
1,800	720	710	580	480	510	360	470	390	610	34.0
1,900	740	730	600	490	530	370	480	400	630	33.2
2,000	760	750	610	510	540	380	490	410	650	32.4
2,100	780	770	630	520	550	390	500	420	670	31.7
2,200	800	790	640	530	560	400	510	430	680	31.0
2,300	810	800	650	540	570	410	520	430	700	30.4
2,400	830	820	670	550	590	410	530	440	710	29.8
2,500	850	840	680	560	600	420	540	450	730	29.2
3,000	920	910	740	610	650	450	590	490	800	26.8
3,500	990	980	800	660	700	480	630	520	930	24.9
4,000	1,050	1,050	850	700	740	510	670	550	930	23.3
4,500	1,100	1,110	900	730	780	540	710	580	990	22.0
5,000	1,200	1,150	940	770	820	560	750	600	1,050	20.9
6,000	1,300	1,250	1,000	830	880	600	810	650	1,150	19.1
8,000	1,450	1,450	1,150	950	1,000	670	930	730	1,350	16.6
10,000	1,600	1,600	1,300	1,050	1,100	730	1,050	800	1,500	14.8
20,000	2,200	2,200	1,750	1,400	1,500	920	1,400	1,050	2,050	10.4
30,000	2,600	2,600	2,100	1,650	1,750	1,050	1,700	1,200	2,500	8.4
40,000	2,950	2,950	2,350	1,850	1,950	1,150	1,950	1,350	2,850	7.2
50,000	3,250	3,250	2,600	2,050	2,150	1,200	2,150	1,500	3,150	6.3
100,000	4,300	4,300	3,400	2,650	2,850	1,500	3,000	1,900	4,300	4.3
200,000	5,700	5,600	4,500	3,450	3,700	1,750	4,200	2,450	5,800	2.9
300,000	6,600	6,600	5,200	3,950	4,300	1,900	5,100	2,800	6,900	2.3
400,000	7,400	7,300	5,800	4,400	4,750	2,000	5,800	3,050	7,700	1.9
500,000	8,000	7,900	6,300	4,750	5,200	2,100	6,500	3,300	8,400	1.7
1,000,000	10,300	10,100	8,100	6,000	6,600	2,350	9,000	4,100	11,100	1.1
2,000,000	13,000	12,800	10,300	7,500	8,400	2,600	12,700	5,100	14,300	0.7
5,000,000	17,600	17,100	13,900	9,900	11,300	2,850	19,800	6,700	19,700	0.4
10,000,000	21,800	21,100	17,200	12,000	14,000	2,950	27,800	8,100	24,800	0.2
20,000,000	26,700	25,700	21,100	14,500	17,200	3,050	39,200	9,700	30,900	0.2

APPENDIX D

POPULATIONS FOR RETIRED PERSONS

POPULATION 1: Persons aged 45 and over

POPULATION 2: Persons aged 45 and over who had retired from full-time work

POPULATION 3: Persons aged 45 and over who retired from full-time work at age 45 or more

POPULATION 4: Persons aged 45 and over who retired from full-time work at age 45 or more, less than 4 years ago

POPULATION 5: Persons aged 45 and over who retired from full-time work early at age 45 or more

VARIABLE	POPULATIONS	VARIABLE	POPULATIONS
1 STATE		7A BIRTHPLACE	
New South Wales	All	Born in Australia	All
Victoria		Born outside Australia	
Queensland		Born in main English-speaking countries(a)	
South Australia		Born in other countries	
Western Australia			
Tasmania		(a) Comprises United Kingdom, Ireland, Canada,	
Northern Territory		South Africa, U.S.A and New Zealand.	
Australian Capital Territory			
2 AREA		7B BIRTHPLACE AND PERIOD OF ARRIVAL	
Metropolitan	All	Born in Australia	All
Non-metropolitan		Born outside Australia	
		Arrived before 1961	
		Arrived 1961-1970	
		Arrived 1971-1980	
		Arrived 1981-1989	
3 DISSEMINATION REGION			
Standard labour force dissemination regions	All		
4 GENDER		8 AGE AT NOVEMBER 1989	
Males	All	45-64	All
Females		45-59	
		45-49	
		50-54	
		55-59	
		60-64	
		65-69	
		70 and over	
5 MARITAL STATUS			
Married	All		
Not-married			
6 FAMILY STATUS		9 WHETHER HAD RETIRED OR INTENDED TO RETIRE FROM FULL-TIME WORK	
Member of a family	All	Civilian population aged 45 and over	1
Husband or wife		Had retired from full-time work	
With dependents present		Intended to retire from full-time work	
Without dependents present		Did not ever intend to retire from full-time work	
Other family head		Had never had a full-time job and did not intend to take up full-time work at any time	
With dependents present			
Without dependents present			
Other child (a) of married couple or family head			
Other relative of married couple or family head			
Not a member of a family			
Living alone			
Not living alone			
Family status not determined			
(a) Aged 15 and over		10 AGE AT RETIREMENT	
		Less than 45	2
		45-49	
		50-54	
		55-59	
		60-64	
		65-69	
		70 and over	
		Sub-total 45-59	
		Sub-total 45-64	
		Sub-total 60 and over	
		Sub-total 65 and over	

VARIABLE	POPULATIONS
11 LABOUR FORCE STATUS AND HOURS WORKED IN THE REFERENCE WEEK	
Employed part-time	2-5
Worked less than 16 hours	
Worked 16-34 hours	
Not at work	
Unemployed and looking for part-time work	
Not in the labour force	
12 WHETHER LOOKED FOR A FULL-TIME JOB SINCE CEASING LAST FULL-TIME JOB	
Had looked for a full-time job since ceasing last full-time job	2-5
Had not looked for a full-time job since ceasing last full-time job	
13 REASON FOR CEASING LAST FULL-TIME JOB	
Job loser	2-5
Retrenched	
Job was temporary or seasonal or holiday job	
Own ill health or injury	
Business closed down for economic reasons	
Job leaver	
Unsatisfactory work arrangements	
Retired	
Did not want to work any longer	
Too old	
Reached compulsory retirement age	
Returned to studies	
To get married	
Pregnancy/to have children	
To look after family, house or someone else	
To have holiday/to move house/spouse transferred	
Business closed down for other reasons	
Other	
14 WHETHER RETIRED BEFORE HAD WANTED TO BECAUSE HAD REACHED COMPULSORY RETIREMENT AGE	
Reason for leaving last job was retired/too old/reached compulsory retirement age	2-4
Had reached compulsory retirement age	
Would like to have continued FT work	
Would not like to have continued FT work	
Had not reached compulsory retirement age	
Other reason for leaving last FT job	
15 STATUS OF WORKER IN LAST FULL-TIME JOB	
Last full-time job less than 20 years ago(a)	2-5
Employers	
Self-employed	
Wage and salary earners	
Unpaid family helpers	
Last full-time job 20 or more years ago	
(a) Includes unpaid family helpers and excludes persons whose last full-time job was unpaid voluntary work.	
16 OCCUPATION IN LAST FULL-TIME JOB	
Last full-time job less than 20 years ago(a)	2-5
Managers and administrators	
Professionals	
Para-professionals	
Tradespersons	
Clerks	
Salespersons and personal service workers	
Plant and machine operators, and drivers	
Labourers and related workers	
Last full-time job 20 or more years ago	
(a) Includes unpaid family helpers and excludes persons whose last full-time job was unpaid voluntary work.	

VARIABLE	POPULATIONS
17 INDUSTRY OF LAST FULL-TIME JOB	
Last full-time job less than 20 years ago(a)	2-5
Agriculture, forestry, fishing and hunting	
Manufacturing	
Electricity, gas and water	
Construction	
Wholesale and retail trade	
Transport and storage; Communication	
Finance, property and business services	
Community services	
Recreation, personal and other services	
Other(b)	
Last full-time job 20 or more years ago	
(a) Includes unpaid family helpers and excludes persons whose last full-time job was unpaid voluntary work.	
(b) Includes Mining, and Public administration & Defence.	
18 RETIREMENT SCHEME MEMBERSHIP	
Belonged to a retirement scheme	3-5
Had superannuation cover	
In last full-time job	
In some previous job	
Had life assurance or other schemes	
Did not belong to a retirement scheme	
19 TYPE OF PAYMENT FROM RETIREMENT SCHEME	
Belonged to a retirement scheme	3-5
Lump sum only	
Regular payments only	
Lump sum and regular payments	
No lump sum or regular payments	
Did not know type of payments	
Did not belong to a retirement scheme	
20 DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME	
Belonged to a retirement scheme	3,5
Received a lump sum payment	
Purchased an immediate annuity	
Roll over/invested in an approved deposit fund/deferred annuity	
Invested the money	
Paid off home/paid for home improvements	
Cleared other outstanding debts	
Paid for a holiday	
Other	
Did not receive a lump sum payment	
Did not know	
Did not belong to a retirement scheme	
21 LUMP SUM PAYMENTS FROM SUPERANNUATION (\$)	
Received a lump sum payment	4
0 to 40,000	
40,001 to 80,000	
80,001 to 100,000	
100,001 to 150,000	
150,001 to 200,000	
200,001 to 250,000	
250,001 or more	
Did not know	
Not stated	
Other(a)	
(a) Includes those who did not belong to a retirement scheme and those who received other payments.	

VARIABLE	POPULATIONS	VARIABLE	POPULATIONS
22 MAIN SOURCE OF INCOME AT RETIREMENT FROM FULL-TIME WORK		26 HOUSING ARRANGEMENTS AT NOVEMBER 1989	
Superannuation	3-5	Owned home	3-5
Life assurance, other retirement schemes		Paying off home	
Invalid/age/supporting parent's/widow's pension		Renting	
War disability/repatriation/service/war widow's pension		From Housing Commission	
Investments/interest/stocks/debentures, etc.		From other	
Savings/sale of assets		Rent free	
Part-time work		Life residency unit	
Someone else's income		Other	
Other			
23 MAIN SOURCE OF INCOME AT NOVEMBER 1989		27 WHETHER CHANGED HOUSING ARRANGEMENTS SINCE RETIREMENT	
Superannuation	3-5	Had not changed housing arrangements	3-5
Life assurance, other retirement schemes		Had changed housing arrangements	
Invalid/age/supporting parent's/widow's pension			
War disability/repatriation/service/war widow's pension			
Investments/interest/stocks/debentures, etc.			
Savings/sale of assets			
Part-time work			
Someone else's income			
Other			
24 WHETHER CHANGED MAIN SOURCE OF INCOME SINCE RETIREMENT		28 TIME SINCE RETIREMENT	
Had not changed main source of income	3-5	Less than 2 years	3-5
Had changed main source of income		2 and less than 5 years	
		5 and less than 10 years	
		10 and less than 15 years	
		15 and less than 20 years	
		20 years or more	
25 HOUSING ARRANGEMENTS AT RETIREMENT		29 WHETHER RETIRED EARLY	
Owned home	3-5	Retired early	3-4
Paying off home		Did not retire early	
Renting			
From Housing Commission			
From other			
Rent free			
Other			
		30 REASON RETIRED EARLY	
		Personal reasons	5
		Own ill health or injury	
		Give others a chance	
		No financial need to work	
		Decided not to work anymore/more leisure time	
		Too old	
		Family reasons	
		Employment reasons	
		Cannot get job because-	
		Employers think too old	
		No jobs available/unable to get work	
		Other	

POPULATIONS FOR RETIREMENT INTENTIONS

POPULATION 1: Persons aged 45 and over

POPULATION 2: Persons aged 45 and over who intended to retire from full-time work

POPULATION 3: Persons aged 45 and over who intended to retire from full-time work early

POPULATION 4: Persons aged 45 and over who did not intend to retire from full-time work

VARIABLE	POPULATIONS	VARIABLE	POPULATIONS
1 STATE		2 AREA	
New South Wales	All	Metropolitan	All
Victoria		Non-metropolitan	
Queensland			
South Australia			
Western Australia			
Tasmania			
Northern Territory			
Australian Capital Territory			
		3 DISSEMINATION REGION	
		Standard labour force dissemination regions	All

VARIABLE	POPULATIONS
4 GENDER	
Males	All
Females	
5 MARITAL STATUS	
Married	All
Not-married	
6 FAMILY STATUS	
Member of a family	All
Husband or wife	
With dependents present	
Without dependents present	
Other family head	
With dependents present	
Without dependents present	
Full-time student aged 15-24(a)	
Other child (b) of married couple or family head	
Other relative of married couple or family head	
Not a member of a family	
Living alone	
Not living alone	
Family status not determined	
(a) Excludes persons aged 20 to 24 attending school.	
(b) Aged 15 and over.	
7A BIRTHPLACE	
Born in Australia	All
Born outside Australia	
Born in main English-speaking countries(a)	
Born in other countries	
(a) Comprises United Kingdom, Ireland, Canada, South Africa, U.S.A and New Zealand.	
7B BIRTHPLACE AND PERIOD OF ARRIVAL	
Born in Australia	All
Born outside Australia	
Arrived before 1961	
Arrived 1961-1970	
Arrived 1971-1980	
Arrived 1981-1989	
8 AGE AT NOVEMBER 1989	
45-49	All
50-54	
55-59	
60-64	
65-69	
70 and over	
Sub-total 45-59	
Sub-total 45-64	
Sub-total 60 and over	
Sub-total 65 and over	
9 LABOUR FORCE STATUS AND FULL-TIME OR PART-TIME STATUS	
In the labour force	All
Employed	
Full-time	
Part-time	
Unemployed	
Looking for full-time work	
Looking for part-time work	
Not in the labour force	

VARIABLE	POPULATIONS
10 STATUS OF WORKER	
Employed	All
Wage and salary earners	
Employers	
Self-employed	
Not employed	
11 OCCUPATION	
Employed	All
Managers and administrators	
Professionals	
Para-professionals	
Tradespersons	
Clerks	
Salespersons and personal service workers	
Plant and machine operators, and drivers	
Labourers and related workers	
Not employed	
12 INDUSTRY	
Employed	All
Agriculture, forestry, fishing and hunting	
Manufacturing	
Electricity, gas and water	
Construction	
Wholesale and retail trade	
Transport and storage; Communication	
Finance, property and business services	
Community services	
Recreation, personal and other services	
Other(a)	
Not employed	
(a) Includes Mining, and Public administration and defence.	
13 WHETHER HAD RETIRED OR INTENDED TO RETIRE FROM FULL-TIME WORK	
Civilian population aged 45 and over	1
Had retired from full-time work	
Intended to retire from full-time work	
Did not ever intend to retire from full-time work	
Had never had a full-time job and did not intend to take up full-time work at any time	
14 AGE INTENDED TO RETIRE	
45-49	2
50-54	
55-59	
60-64	
65-69	
70 and over	
Did not know	
Sub-total 45-59	
Sub-total 45-64	
Sub-total 60s and over	
Sub-total 65 and over	
15 EXPECTED TIME UNTIL RETIREMENT	
Less than 2 years	2-3
2 and less than 5 years	
5 and less than 10 years	
10 and less than 15 years	
15 and less than 20 years	
20 years or more	
Did not know	

VARIABLE	POPULATIONS	VARIABLE	POPULATIONS
16	EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT	21	EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT
	Superannuation 2-3		Own home 2-3
	Life assurance, other retirement schemes		Paying off home
	Invalid/age/supporting parent's/widow's pension		Renting
	War disability/repatriation/service/widow's pension		From Housing Commission
	Investments/interest/stocks/debentures, etc		From other (a)
	Savings/sale of assets		Rent free
	Part-time work		Other
	Someone else's income		Did not know
	Other		(a) Includes did not know.
	Did not know		
17	RETIREMENT SCHEME MEMBERSHIP	22	WHETHER INTENDED TO CHANGE HOUSING ARRANGEMENTS BEFORE RETIREMENT
	Belonged to a retirement scheme 2-3		Did not intend to change housing arrangements 2-3
	Had superannuation cover		Did intend to change housing arrangements
	In job at November 1989		Did not know
	In some previous job		
	Had life assurance or other schemes		
	Did not belong to a retirement scheme		
18	EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME	23	WHETHER INTENDED TO RETIRE EARLY
	Belonged to a retirement scheme 2-3		Intended to retire early 2
	Lump sum only		Did not intend to retire early
	Regular payments only		Did not know
	Lump sum and regular payments		
	No lump sum or regular payments		
	Did not know type of payment		
	Did not belong to a retirement scheme		
19	INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME	24	REASON INTENDED TO RETIRE EARLY
	Belonged to a retirement scheme 2-3		Personal reasons 3
	Expected to receive a lump sum payment		Own ill health/disability
	Purchase an annuity		Give others a chance
	Invest in an approved deposit fund/deferred annuity		No financial need to work
	Invest the money		Decided not to work any more/more leisure time
	Pay off home/pay for home improvements		Too old
	Clear other outstanding debts		Family reasons
	Pay for a holiday		Employers think too old/no jobs available/unable to get work
	Other		Other
	Did not know		
	Did not expect to receive a lump sum payment		
	Did not know		
	Did not belong to a retirement scheme		
20	HOUSING ARRANGEMENTS AT NOVEMBER 1989	25	WHETHER INTENDED TO WORK PART-TIME AFTER RETIREMENT
	Owned home 2-3		Intended to work part-time after retirement 3
	Paying off home		Did not intend to work part-time after retirement
	Renting		Did not know
	From Housing Commission		
	From other		
	Rent free		
	Other		

SPECIAL DATA REQUEST ORDER FORM

RETIREMENT AND RETIREMENT INTENTIONS, NOVEMBER 1989

Please specify your special data request(s) on the order form provided on the following page.

The following points should be noted when requesting special tables:

1. Table requests will be available on computer printout, floppy disk or microfiche.
2. The current cost of special tables is as follows—

No. of variables (excluding populations)	Cost per table (\$)
2	60
3	75
4	105
5	150
6 or more	negotiable

Note: i) For tables provided on floppy disk, an additional cost of \$15 per disk will be charged;
 ii) For tables provided on microfiche, an additional cost of \$30 per fiche will be charged;
 iii) Prices quoted are subject to revision.

3. Return the completed order form together with the address advice to—

Assistant Director
 Labour Force Supplementary Surveys
 Australian Bureau of Statistics
 PO Box 10
 Belconnen ACT 2616

4. The invoiced cost is payable in full within 14 days of supply.
5. Any inquiries about this order should be directed to Ms Cheryl Trussler on (06) 252 6661.



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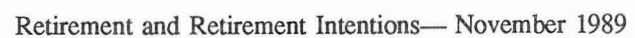
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